

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ronald Anderson
Debtor

Case No. 14-04046-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db
4622491 +Ronald Anderson, 311 Windy Hill Road, Duncannon, PA 17020-9752
4538830 +3232 Newmark Drive, Miamisburg, OH 45342-5421
Apothaker Scian P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496,
Mt. Laurel, NJ 08054-5496
4547394 Citibank SD, NA, attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507
4547396 First National Bank of Omaha, attn:FNN Legal Dept., Stop Code 3290, 1620 Dodge St.,
Omaha, NE 68197-0002
4591482 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
Omaha Ne 68197)
4642012 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4642011 +PNC Bank, N.A., 3232 Newmark Drive6, Miamisburg, OH 45342-5421
4547399 PNC Mortgage, P.O. Box 8807, Dayton, OH 45401-8807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Mar 25 2020 23:13:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4547391 +EDI: BECKLEE.COM Mar 25 2020 23:08:00 American Express, P.O.Box 3001,
16 General Warren Blvd., Malvern, PA 19355-1245
4548002 EDI: BECKLEE.COM Mar 25 2020 23:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4547392 E-mail/Text: rmcollections@belco.org Mar 25 2020 19:10:40 Belco Community Credit Union,
449 Eisenhower Blvd., Harrisburg, PA 17111-2302
4547393 EDI: CAPITALONE.COM Mar 25 2020 23:08:00 Capital One Bank attn: Bankruptcy Dept.,
P.O. Box 30285, Salt Lake City, UT 84130-0285
4547395 EDI: DISCOVER.COM Mar 25 2020 23:08:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850-0316
4588885 EDI: DISCOVER.COM Mar 25 2020 23:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4547397 EDI: RMSC.COM Mar 25 2020 23:08:00 GEGRB, P.O. Box 103104, Roswell, GA 30076-9104
4547398 E-mail/Text: unger@members1st.org Mar 25 2020 19:11:28 Member's First FCU,
5000 Louise Drive, Mechanicsburg, PA 17055-4899
4901160 EDI: PRA.COM Mar 25 2020 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4901161 EDI: PRA.COM Mar 25 2020 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4562074 EDI: RECOVERYCORP.COM Mar 25 2020 23:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4643817 EDI: RMSC.COM Mar 25 2020 23:08:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
4642450* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmlawgroup.com
Nicole Bernadette LaBletta on behalf of Creditor PNC Bank, National Association
nlabletta@pincuslaw.com, brausch@pincuslaw.com
Recovery Management Systems Corporation claims@recoverycorp.com
Richard D Koch on behalf of Debtor 1 Ronald Anderson kochlegal@gmail.com
Stuart Winneg on behalf of Creditor PNC Bank, N.A. swinneg@udren.com, cblack@udren.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

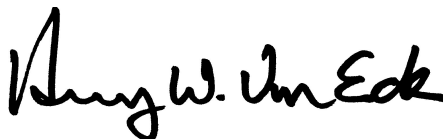
Debtor 1	<u>Ronald Anderson</u>	Social Security number or ITIN	xxx-xx-7309
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:14-bk-04046-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Anderson

By the
court:Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk3/25/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.